

Information to identify the case:

Debtor 1 Bruce D. Nicholls
First Name Middle Name Last Name
Debtor 2 Crystal J. Nicholls
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7769
EIN -----
Social Security number or ITIN xxx-xx-3667
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-24354-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce D. Nicholls

Crystal J. Nicholls

3/27/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bruce D. Nicholls
Crystal J. Nicholls
Debtors

Case No. 13-24354-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db/jdb +Bruce D. Nicholls, Crystal J. Nicholls, 266 Castle Road, Pittsburgh, PA 15234-2309
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305
13731168 +Asset Acceptance, LLC, c/o Fulton, Friedman & Gullace, LLP, 130B Gettysburg Pike, Mechanicsburg, PA 17055-5653
13765125 +Borough of Castle Shannon, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13731176 +National Asset Mgmt Ll, 400 Rouser Road Suite 202, Moon Twp, PA 15108-2749
13731177 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
13731179 +Rjm Acq Llc, 575 Underhill Blvd, Syosset, NY 11791-3426
13731180 +Salute, Pob 105555, Atlanta, GA 30348-5555
13731181 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2019 03:01:08 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 ACM RIVERWALK IV B LLC,, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
cr +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 Altair OH XIII, LLC,, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
cr EDI: RECOVERYCORP.COM Mar 28 2019 06:43:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13786095 +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 ACM RIVERWALK IV B LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13774585 +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13738977 +EDI: ACCE.COM Mar 28 2019 06:43:00 Asset Acceptance LLC, P.O. Box 2036, Warren MI 48090-2036
13731167 +EDI: ACCE.COM Mar 28 2019 06:43:00 Asset Acceptance LLC, c/o Mr. Rion B. Needs, CEO, 28405 Van Dyke Avenue, Warren, MI 48093-7132
13731169 +EDI: AIS.COM Mar 28 2019 06:43:00 Capital One, N.a., C/O American Infosource, Po Box 54529, Oklahoma City, OK 73154-1529
13731170 E-mail/Text: bankruptcy@cavps.com Mar 28 2019 03:01:45 Cavalry Portfolio Services, LLC as, on behalf of Cavalry SPV I, LLC, Re: Wells Fargo/Gillece Plumbing, 500 Summit Lake Drive Ste., Valhalla, NY 10595-1340
13742067 +E-mail/Text: bankruptcy@cavps.com Mar 28 2019 03:01:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13767491 +E-mail/Text: kburkley@berNSTeinlaw.com Mar 28 2019 03:02:09 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908
13731171 +EDI: WFFC.COM Mar 28 2019 06:43:00 Homeprjvisa, Po Box 94498, Las Vegas, NV 89193-4498
13771942 EDI: JEFFERSONCAP.COM Mar 28 2019 06:43:00 DENOVUS CORPORATION LTD, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
13784962 EDI: JEFFERSONCAP.COM Mar 28 2019 06:43:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13731172 +EDI: CBSKOHLS.COM Mar 28 2019 06:43:00 Kohls, Attn: Recovery Dept, Po Box 3120, Milwaukee, WI 53201-3120
13731172 +E-mail/Text: bncnotices@becket-lee.com Mar 28 2019 03:00:28 Kohls, Attn: Recovery Dept, Po Box 3120, Milwaukee, WI 53201-3120
13738208 EDI: MERRICKBANK.COM Mar 28 2019 06:43:00 MERRICK BANK, Resurgent Capital Services, Po Box 10368, Greenville, SC 29603-0368
13731173 +EDI: MERRICKBANK.COM Mar 28 2019 06:43:00 Merrick Bk, Po Box 23356, Pittsburgh, PA 15222-6356
13731174 +EDI: MID8.COM Mar 28 2019 06:43:00 Midland Credit Management, Re: Salute Visa/Urban Trust Bank, Po Box 939019, San Diego, CA 92193-9019
13731175 +EDI: MID8.COM Mar 28 2019 06:43:00 Midland Credit Management, Re: Target, 8875 Aero Drive, San Diego, CA 92123-2255
13731178 E-mail/Text: blegal@phfa.org Mar 28 2019 03:01:27 Pa Housing Finance Agency, Attn: Escrow Dept., PO Box 15057, Harrisburg, PA 17105-5057
13739901 EDI: Q3G.COM Mar 28 2019 06:43:00 Quantum3 Group LLC as agent for, Comenity Bank, Po Box 788, Kirkland, WA 98083-0788
13987664 EDI: RECOVERYCORP.COM Mar 28 2019 06:43:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13731182 EDI: USBANKARS.COM Mar 28 2019 06:43:00 Us Bank/na Nd, 101 5th St E Ste A, St Paul, MN 55101
13731183 +EDI: WFNNB.COM Mar 28 2019 06:43:00 WFNNB / Lane Bryant, Po Box 182686, Columbus, OH 43218-2686

TOTAL: 26

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

Date Rcvd: Mar 27, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Castle Shannon
13731184 Wfnnb/fashion Bug
13732533 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 2 * 0 ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Bryan P. Keenan on behalf of Joint Debtor Crystal J. Nicholls keenan662@gmail.com, melindap662@gmail.com
Bryan P. Keenan on behalf of Debtor Bruce D. Nicholls keenan662@gmail.com, melindap662@gmail.com
Bryan P. Keenan on behalf of Plaintiff Bruce D. Nicholls keenan662@gmail.com, melindap662@gmail.com
James Warmbrodt on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Castle Shannon jhunt@grblaw.com, cnoroski@grblaw.com
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lisa Cancanon on behalf of Creditor Altair OH XIII, LLC, lisac@w-legal.com
Lisa Cancanon on behalf of Creditor ACM RIVERWALK IV B LLC, lisac@w-legal.com
Lois M. Vitti on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com, loismvitti@vittilaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnecour cmecf@chapter13trustewdpa.com

TOTAL: 12